

FIG. 1 PRIOR ART

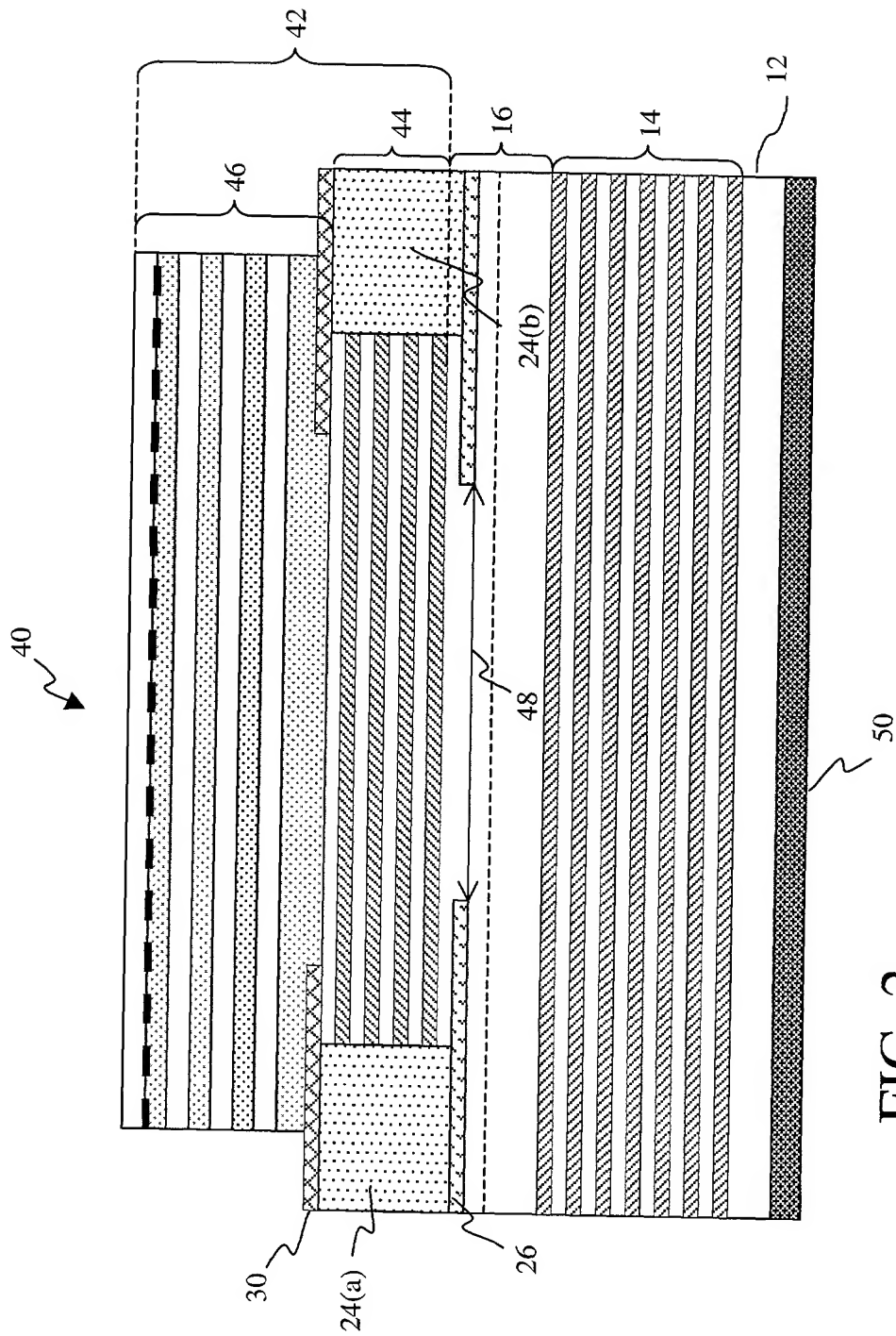


FIG. 2

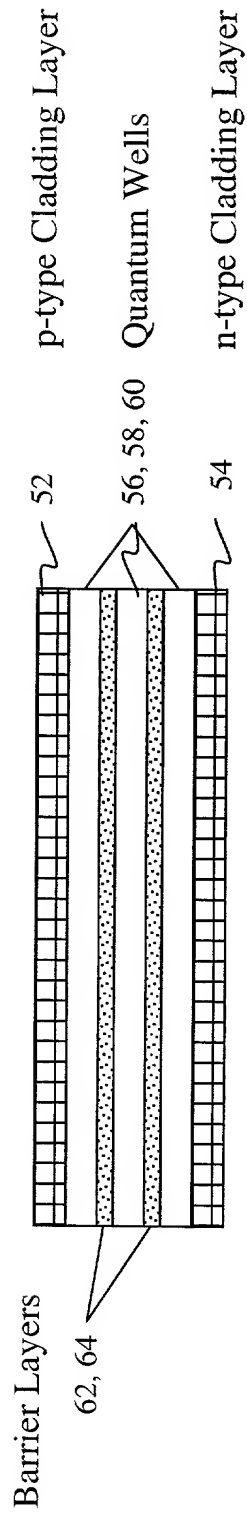


FIG. 3

Parameter	Unit	Value	Standard Error	t-value	p-value
Intercept		1.000	0.000		
Age	Years	0.015	0.002	7.500	<0.001
Gender	Male/Female	0.050	0.020	2.500	0.010
Education	Years	0.020	0.005	4.000	<0.001
Income	\$/Year	0.000	0.000	1.000	0.300
Health	Good/Bad	0.100	0.030	3.333	0.001
Marital Status	Married/Single	0.050	0.020	2.500	0.010
Religion	Protestant/Catholic	0.050	0.020	2.500	0.010
Political Party	Democrat/Republican	0.050	0.020	2.500	0.010
Occupation	Professional/Service	0.050	0.020	2.500	0.010
Residence	Urban/Rural	0.050	0.020	2.500	0.010
Time	Years	0.010	0.002	5.000	<0.001
Constant		1.000	0.000		



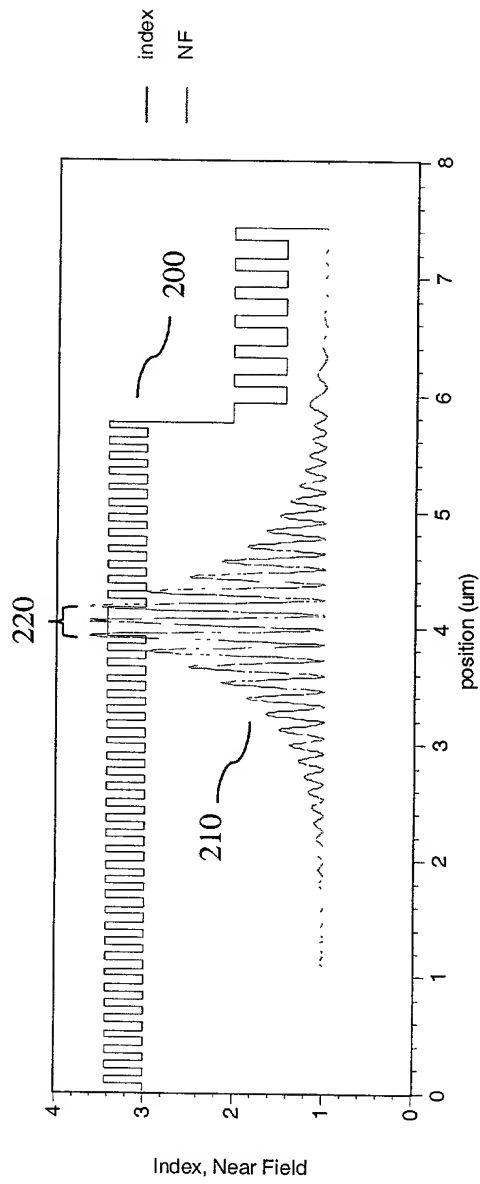


FIG. 5

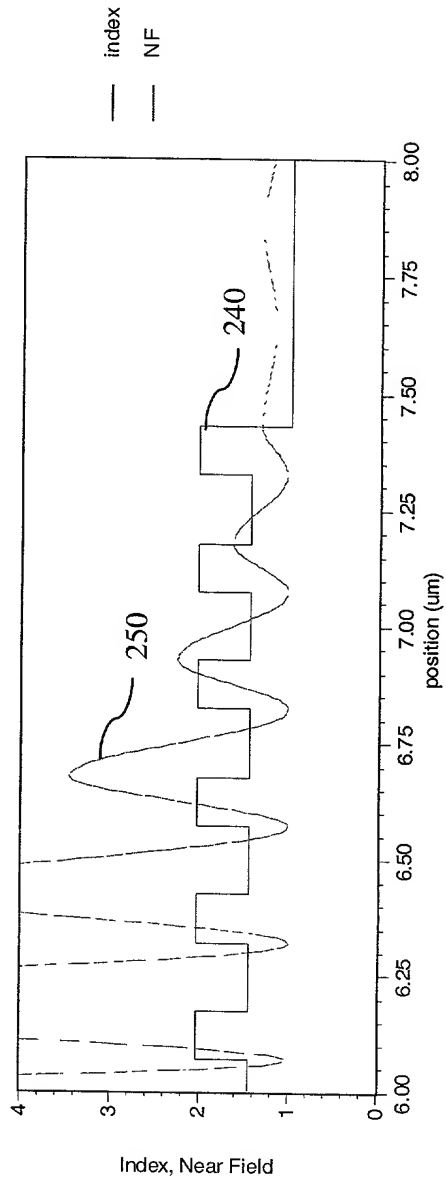


FIG. 6

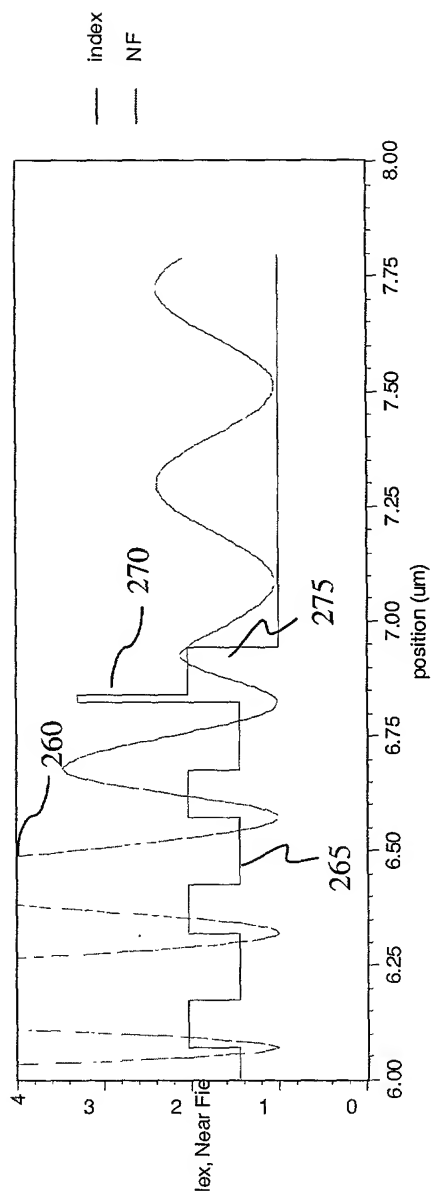


FIG. 7

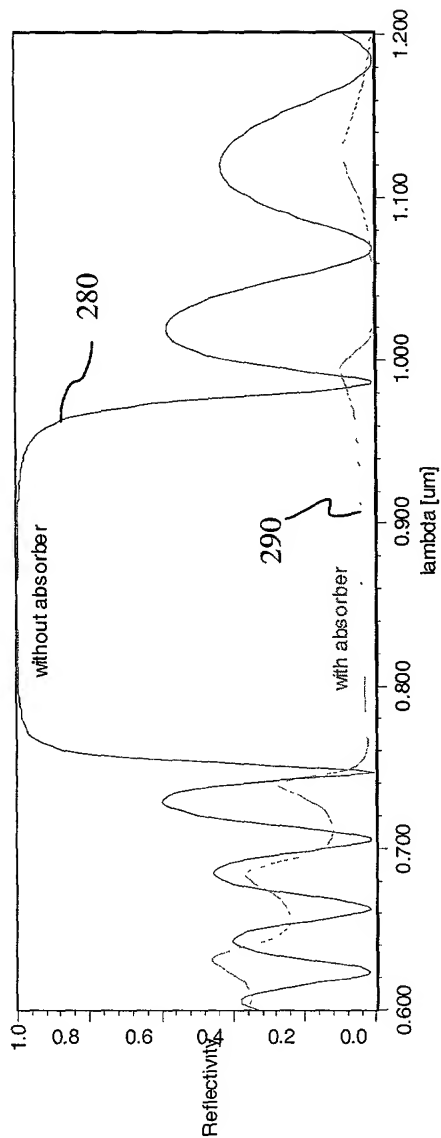
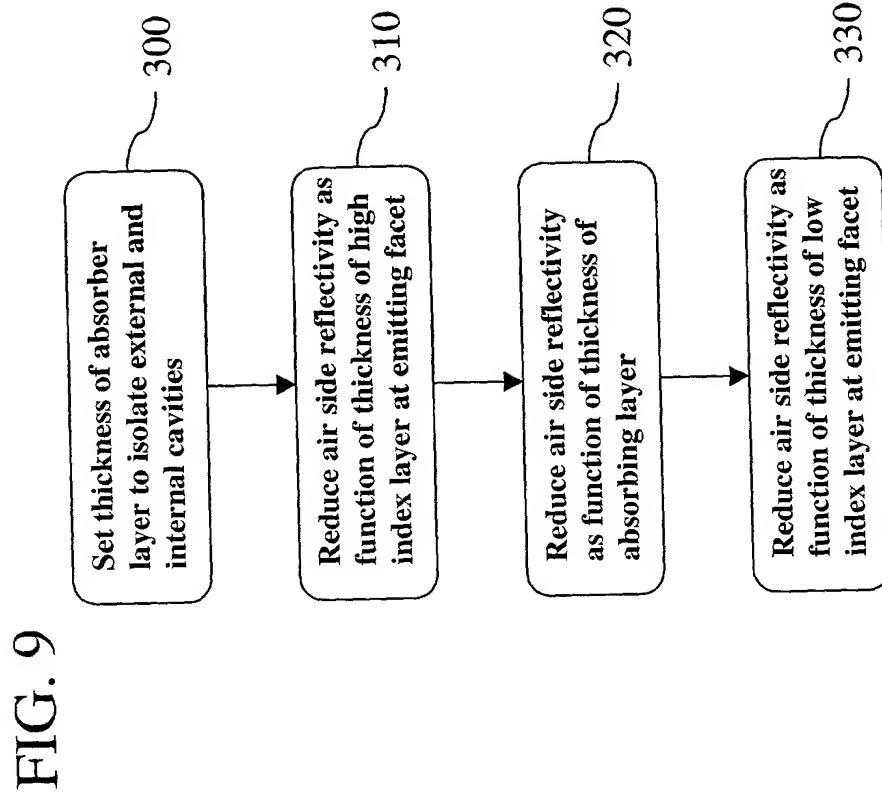


FIG. 8



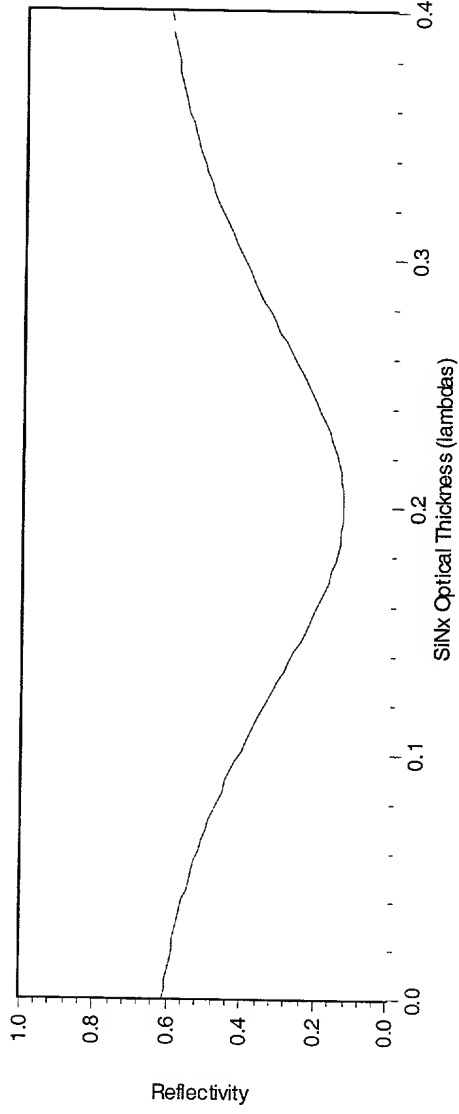


FIG. 10

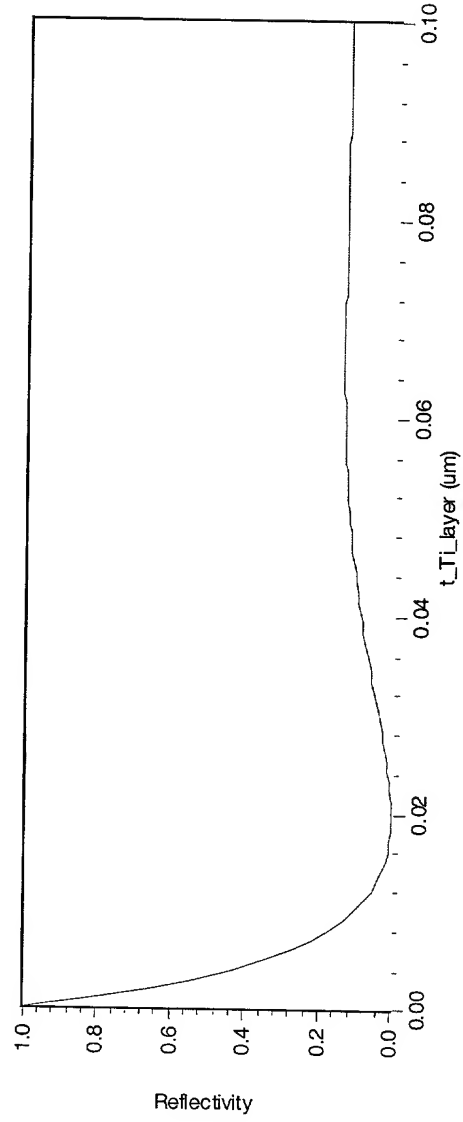


FIG. 11



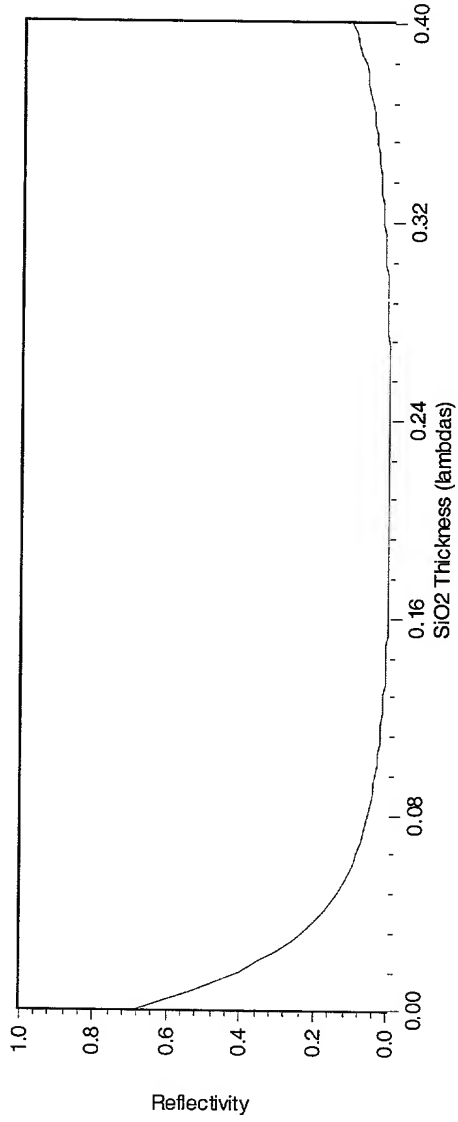


FIG. 12

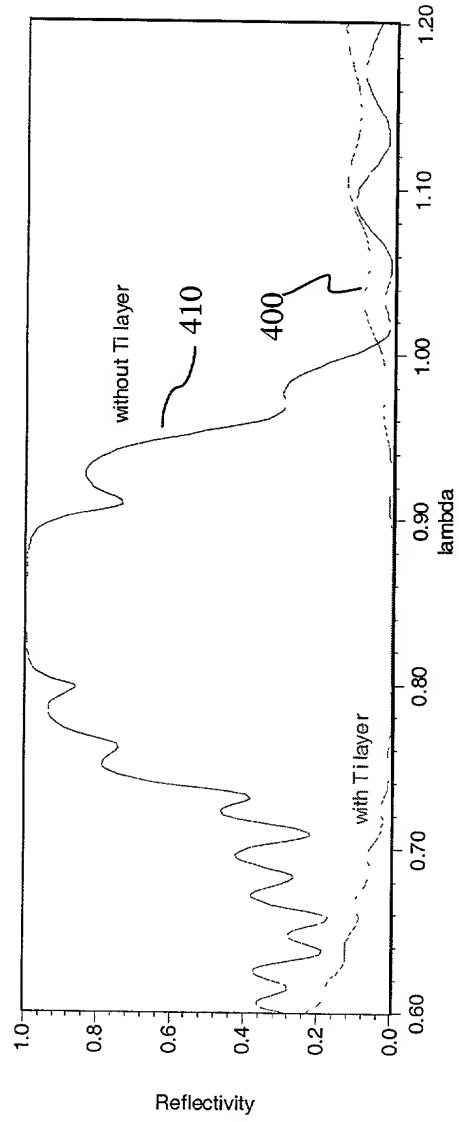


FIG. 13

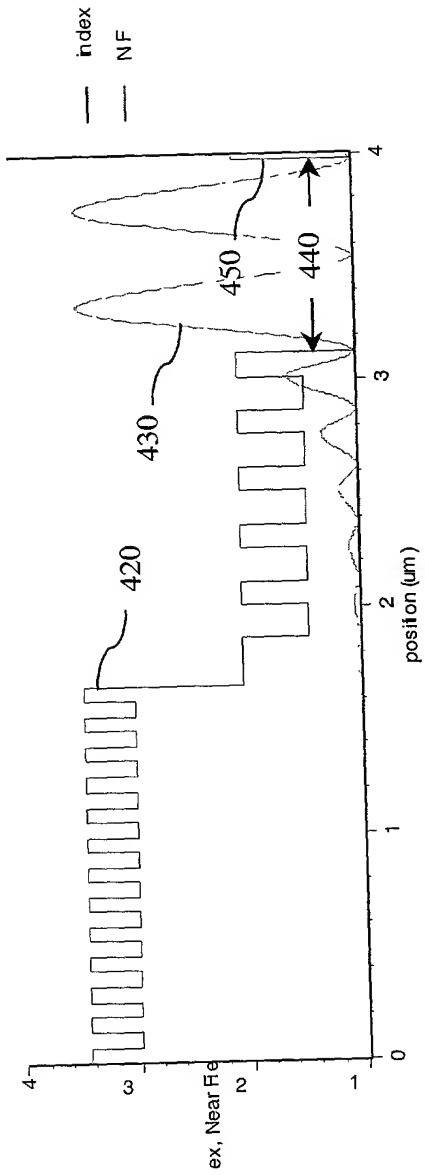


FIG. 14

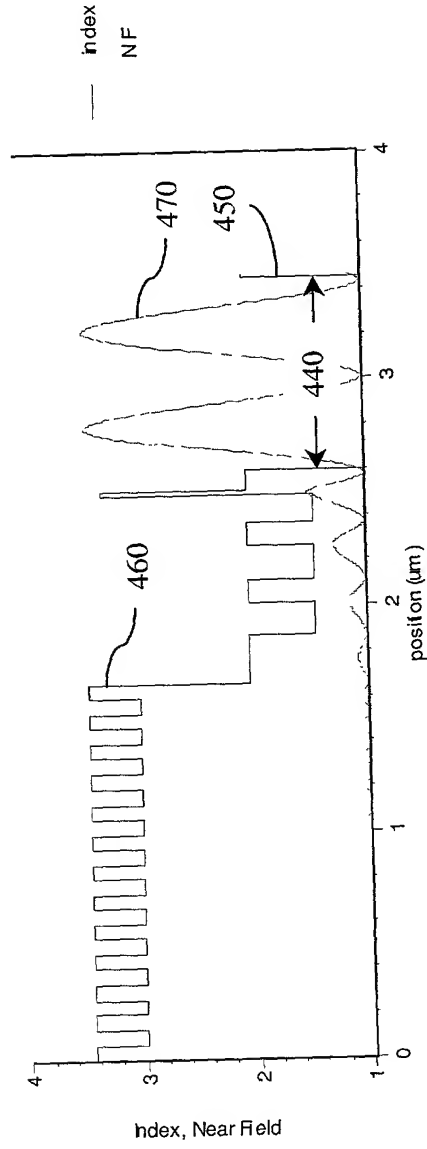


FIG. 15

FIG. 16

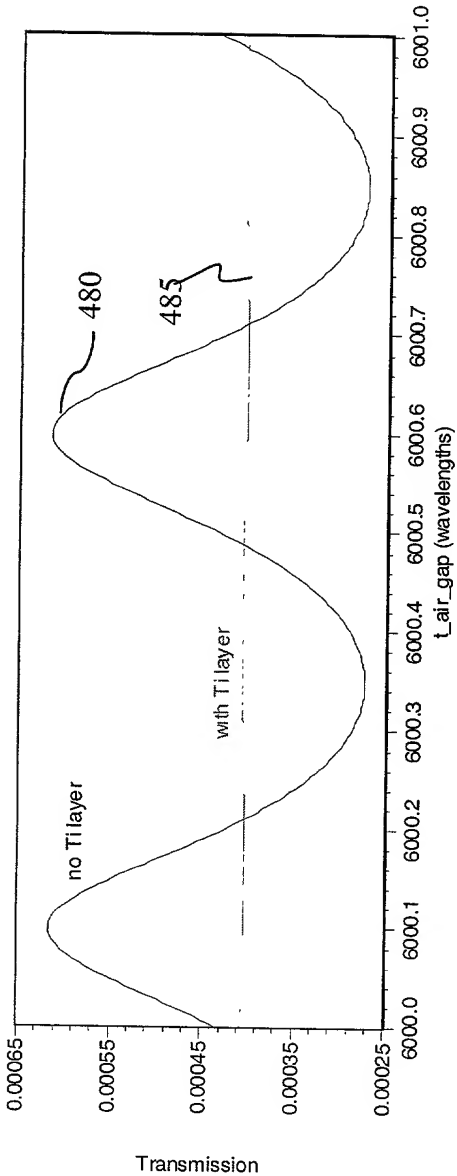
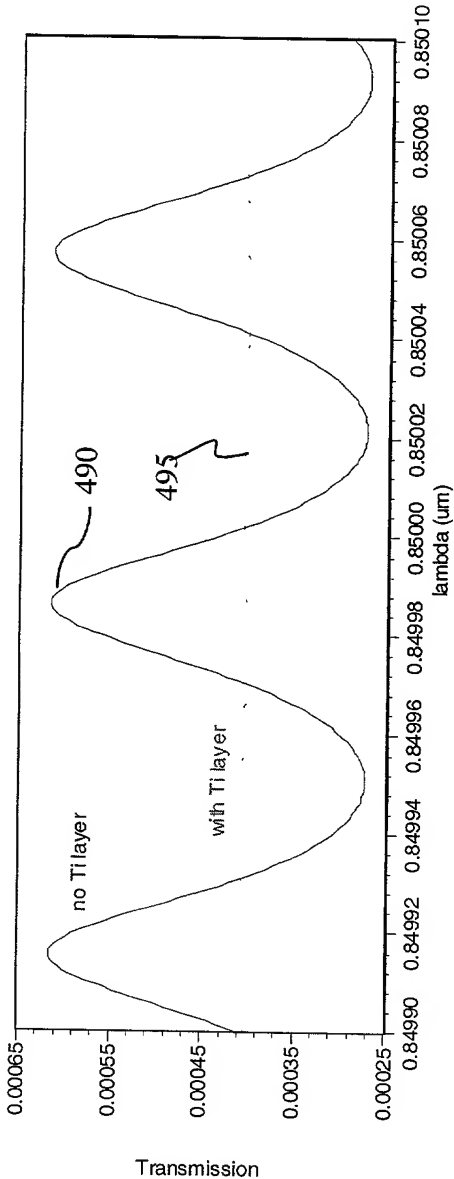


FIG. 17



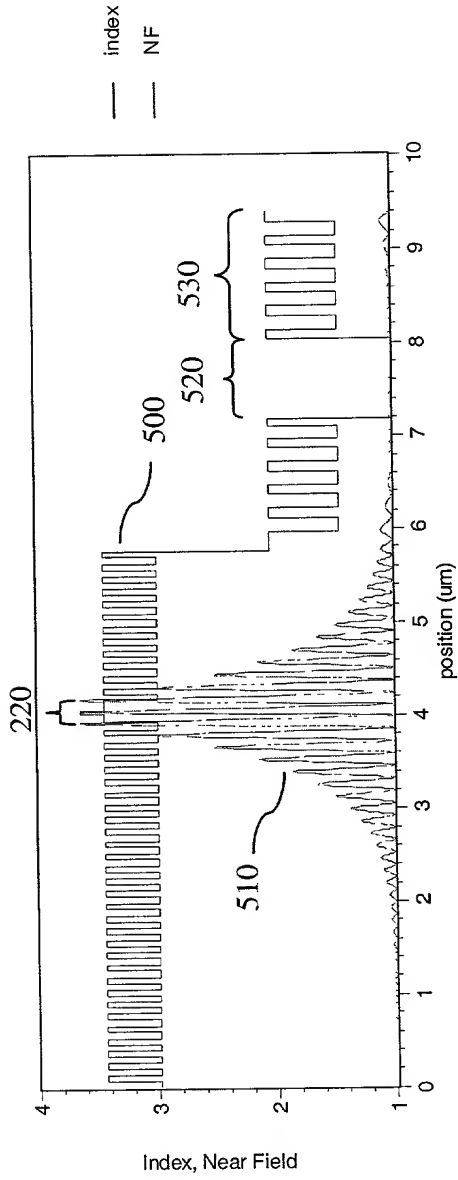


FIG. 18

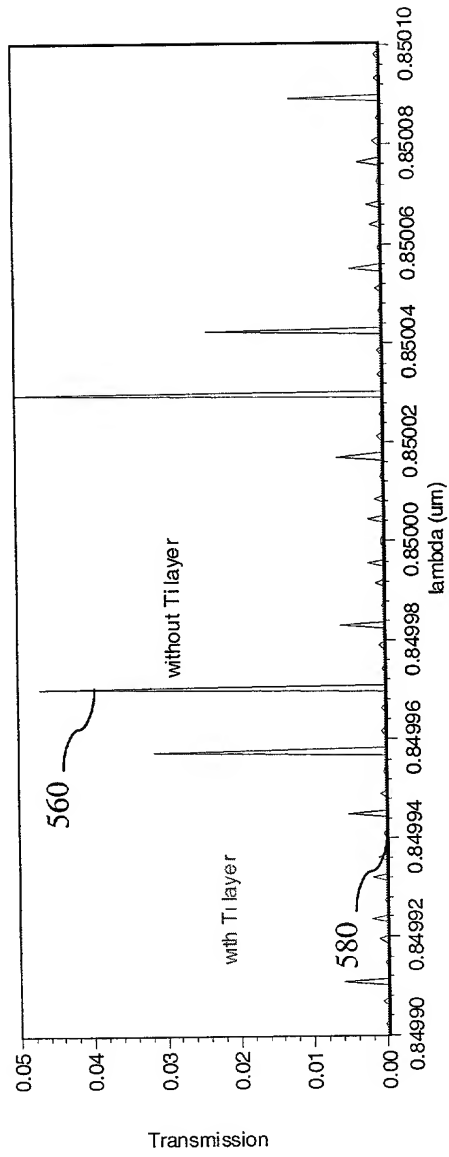


FIG. 19

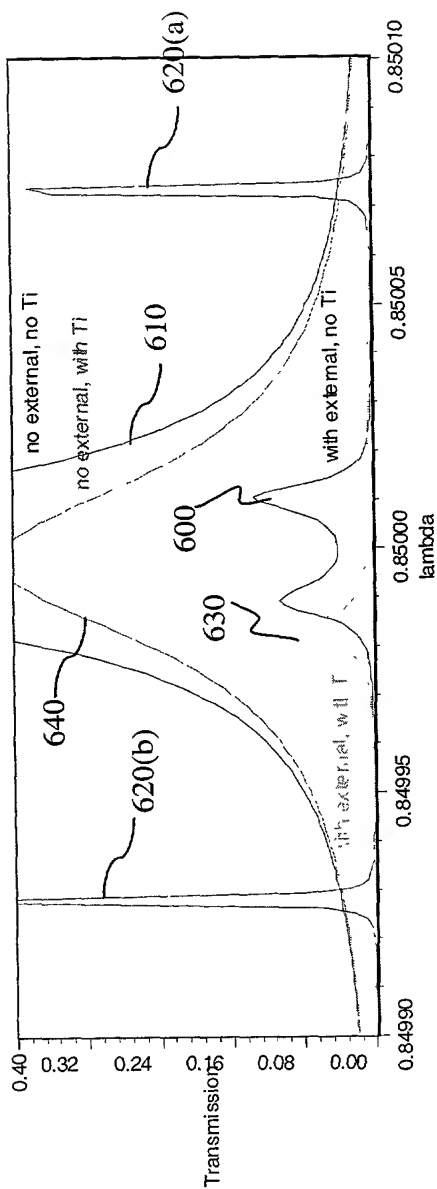


FIG. 20

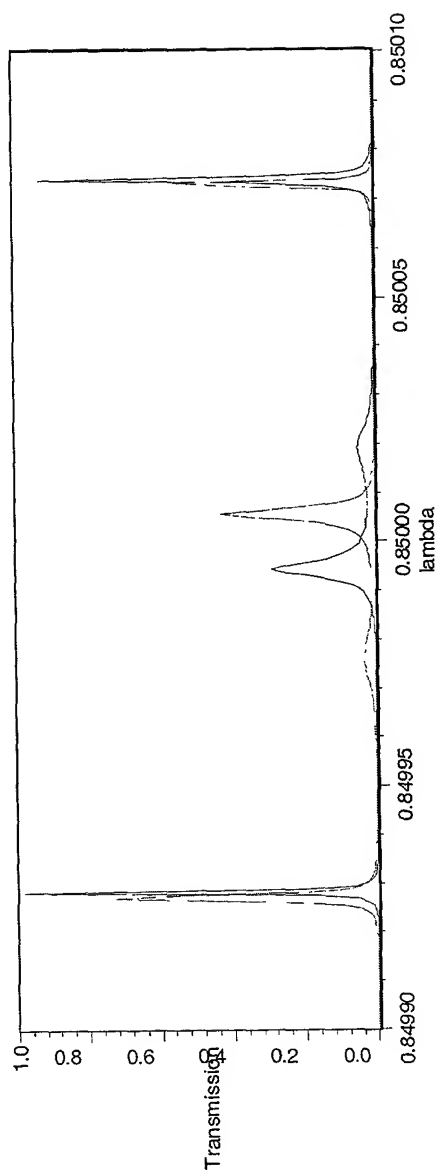


FIG. 21

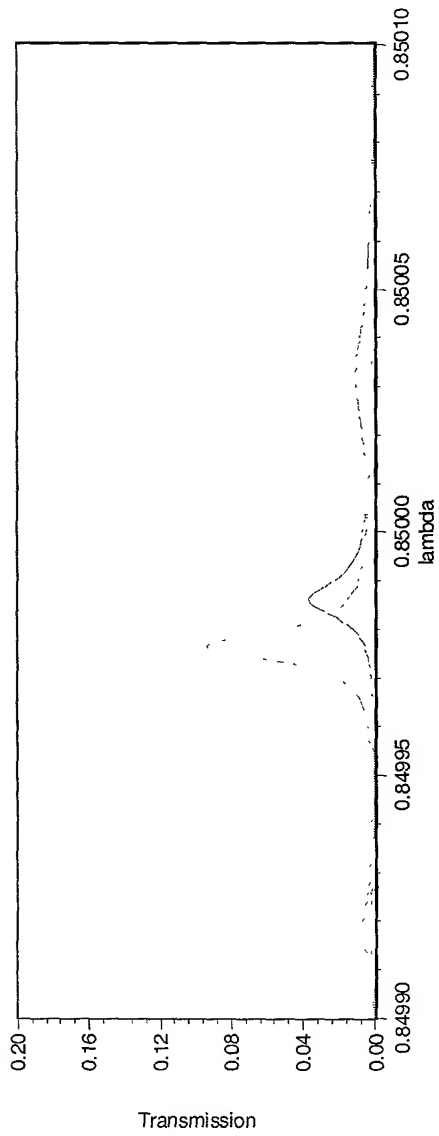


FIG. 22

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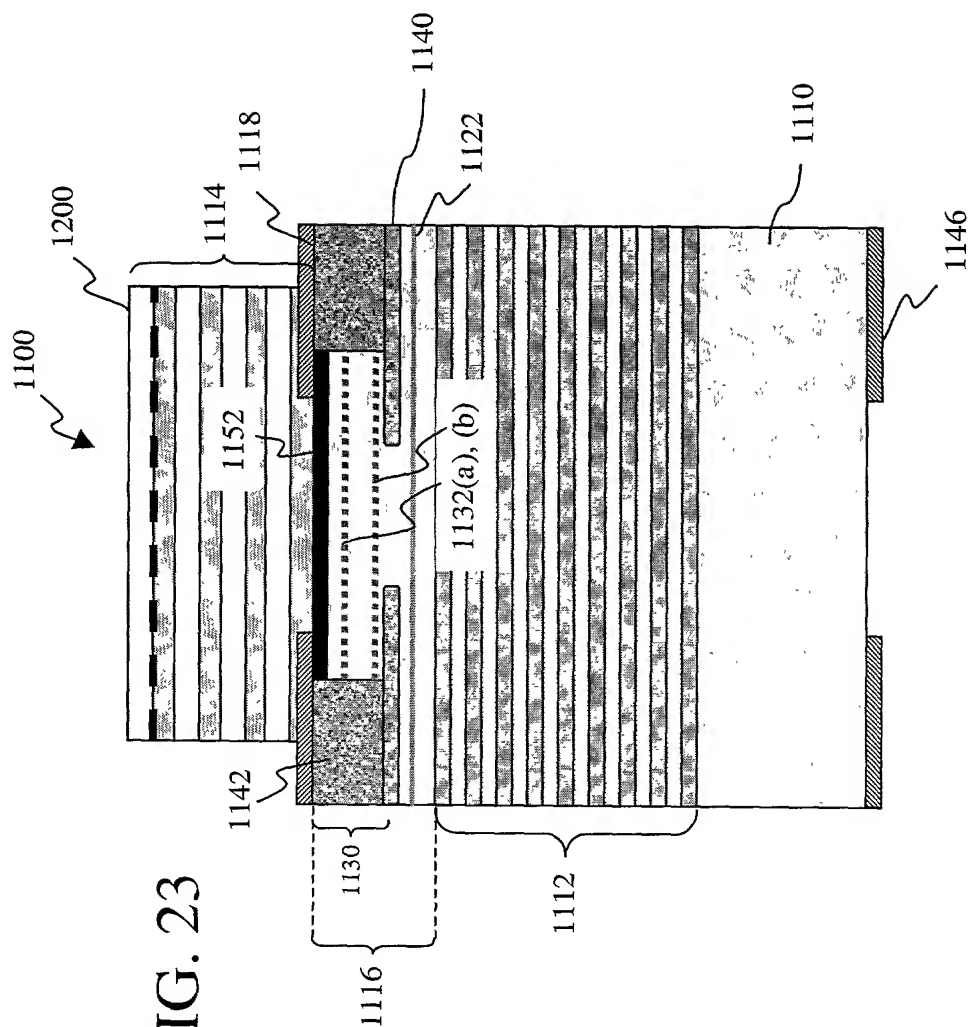


FIG. 23

2025 TO "OT S T E O O T"



FIG. 24